

UCO BANK

सम्मान आपके विश्वास का **Honours Your Trust**

HO/Finance/Share/ 2199 /2015-16

91-33-22253986

The Vice Presiden National Stook Exchange of India Ltd. "Exchange Plaza" Bandra Kurla Complex, Bandra (E) Munatoai - 400 051

The Deputy General Manager Bombay Stock Exchange Ltd., Floor 25 Pheroj Jeejeebhoy Towers Dalai Street, Mumbai - 400 001

Date: 13.02.2016

Dear Sirs.

SUB: Reviewed/Unaudited Financial results for the 3rd quarter ended 31.12.2015

We would like to inform that Board of Directors of our Bank, in its meeting held today i.e. 13.02.2016, has approved reviewed/unaudited financial results of the Bank for the 3rd guarter ended 31.12.2015. Duly signed copy of the said financial results is enclosed for your kind perusal.

This is in compliance of Regulation 30 of SEBI (LODR) Regulations 2015.

Yours faithfully,

(N Purna Chandra Rao) Company Secretary





REVIEWED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2015

Interest Earmod (a)+(b)+(c)+(d)								(र in Lakh)
Interest Earmed (a)+(b)+(e)+(e)+(d)	SŁ	Particulars					Year Ended	
Interest Earned (a)+(b)+(c)+(d)	No.							
(a) Interest/discount on advances / bills (b) Income on Investments (b) Income on Investments (c) Interest on balances with R.B.J & culter inter-bank funds (c) Interest on balances with R.B.J & culter inter-bank funds (c) Interest on balances with R.B.J & culter inter-bank funds (c) Interest on balances with R.B.J & culter inter-bank funds (c) Interest on balances with R.B.J & culter inter-bank funds (c) Interest to balances with R.B.J & culter inter-bank funds (c) Interest to balances with R.B.J & culter inter-bank funds (c) Interest Expended	_							
(b) Income on Investments 149144 134626 123199 406988 375907 495288 (c) Interest to halances with R.B.I. & other inter-bank funds 5995 5611 5829 17420 13227 22580 31047 2 Other inter-bank funds 5995 161084 7670 28272 22580 31047 2 Other inter-bank funds 5995 102881 134100 200355 7 7 7 7 7 7 7 7 7	1	Interest Earned (a)+(b)+(c)+(d)	457727	489703	478759	1420329	1475818	1935899
(b) Income on Investments 149144 134626 123199 406988 375907 495288 (c) Interest to halances with R.B.I. & other inter-bank funds 5995 5611 5829 17420 13227 22580 31047 2 Other inter-bank funds 5995 161084 7670 28272 22580 31047 2 Other inter-bank funds 5995 102881 134100 200355 7 7 7 7 7 7 7 7 7							·	
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ther inter-bank funds (995) 5611 5829 17420 13227 2506 31047 2 Other Income 37378 61105 85900 120851 134100 20035 3 Total Income (1-2) 493462 \$30000 544739 1341100 160918 131200 120035 3 Total Income (1-2) 493462 \$30000 544739 1341100 160918 1312054 4 Interest Expendised 344938 348065 336063 1026858 1077139 1375654 5 Operating Expenses (i) + (ii) 7397 5944 65532 2105769 194483 265572 (i) Employees Cosy 10 the fund of the previous and Contingencies) 48859 44017 431219 13555 121555 121555 164157 (ii) Employees Cosy 10 the fund of the previous and Contingencies) 418935 417909 402226 1237607 1241623 1645232 (income provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 (income provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 (income provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 (income provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 (income provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 (income provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 (income provisions and Contingencies) 3 74527 112899 142513 303572 366295 491022 (income provisions and Contingencies) 3 74527 112899 142513 303572 366295 491022 (income provisions and Contingencies) 3 74527 112899 142513 303572 366295 491022 (income provisions and Contingencies) 3 74527 112899 142513 303572 366295 491022 (income provisions and Contingencies) 3 74527 112899 142513 303572 366295 3362956			149144	134626	123199	408981	375907	495288
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2 Other Income 1578 41105 85980 120851 134100 200355 3 Ford Income 152 403463 \$30808 544739 151280 1609189 2136254 4 Interest Expended 344838 348065 336063 1002838 1007139 1379654 5 Operating Expenses (I) + (II) 7397 89844 65532 200769 194483 265578 (I) Employees Cost 48859 44017 42139 135551 12155 12155 (I) Other Operating Expenses 25138 25827 24313 73218 72931 101411 5 Total Expenditure (q+5) (excluding Provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 7 Operating Profit (Islorio Provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 7 Operating Profit (Islorio Provisions and Contingencies) 74527 112899 142513 303572 366295 491022 6 Provisions (other than tax) and Contingencies 236084 91327 90794 403767 235998 332286 6 Provisions (other than tax) and Contingencies 236084 91327 90794 403767 235998 332286 7 Exceptional Itams 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1					1		
Total income (1-2)	٠.,,	The state of the s		10284		28272	22580	31047
A Interest Expended				41105	65980	120851	134100	200355
Departming Expenses (i) + (ii)			493463	530808	544739	1541180	1609918	2136254
(ii) Other Operating Expenses 25138 25827 24313 73218 72311 121552 164167 (ii) Other Operating Expenses 25138 25827 24313 73218 72331 101412 73218 73218 72331 101412 73218 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 101412 73218 73231 73218 73231 101412 73218 73231 73218 73231 101412 73218 73231 73218 73218 73218 73231 73218 73231 73218 73218 73231 73218 73218 73231 73218 73231 73218	_		344938	348065	336693	1028838	1047139	1379654
(ii) Other Operating Expenses 25138 25827 24313 73218 72931 101411 Total Expenditure (4+5) (excluding Provisions and Contingencies) 418935 417905 402226 1237607 1241623 1645232 Operating Profit (Bafore Provisions and Contingencies) (3-6) Provisions (Outer than tax) and Contingencies 236084 91327 90754 403767 235998 332886 Exceptional Itams 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5		73997	69844	65532	208769	194483	265578
Total Expenditure (4+5) (excluding Provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 7 Operating Profit (Bafore Provisions and Contingencies) (3-6) 8 Provisions (other than tax) and Contingencies 236084 91327 90754 403767 235998 332836 gother than tax) and Contingencies 236084 91327 90754 403767 235998 332836 profits[-1] Stocks[-1] From Ordinary Activities before tax (7-8-9) -161557 21572 51739 100195 132297 158186 127 178 Expense -18557 21572 51739 100195 132297 158186 128 128 128 128 128 128 128 128 128 128	ļ '	(i) Employees Cost	48859	44017	43219	135551	121552	164167
Total Expenditure (4+5) (excluding Provisions and Contingencies) 7 Operating Profit (Before Provisions and Contingencies) 7 112899 7 112899 142513 303572 368295 491022 8 Provisions (other than tax) and Contingencies 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Profit(-)/Loss(-) from Ordinary Activities 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		(ii) Other Operating Expenses	25138	25827	. 24313	73218	72931	101411
(excluding Provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 7 127907 1241623 1645232 104703767 112899 142513 303572 368295 491022 127903	6	¥.			1			
(excluding Provisions and Contingencies) 418935 417909 402226 1237607 1241623 1645232 7 127907 1241623 1645232 104703767 112899 142513 303572 368295 491022 127903		Total Expenditure (4+5)						
7 Operating Profit (Bafore Provisions and Contingencies) (3-6)			418935	417909	402226	1237607	1241623	1645232
Before Provisions and Contingencies 3-	7							
6 74527 112899 142513 303572 368295 491022 8 Provisions (other than tax) and Contingencies 236084 91327 90754 403767 235998 332836 9 Exceptional Items					l	,		·
Provisions (when than tax) and Contingencies 236084 91327 90754 403767 235998 332896 Exceptional Items 0 0 0 0 0 0 0 0 0		11	7/1527	117200	143512	303573	zaceas	40/1872
(other than tax) and Contingencies 236084 91327 90754 403767 235998 332836 9 Exceptional Items 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9		7-23-27	********	242323	303372	300233	491022
Exceptional Items			225004	01227	90754	403767	225000	397036
1- Profit(+)/Loss(-) from Ordinary Activities -161557 21572 53759 -100195 132297 158186 5952 21400 8216 39445 44406 39445 44406 39445 44406 39445 44406 39445 44406 39445 44406 39445 44406 39445 44406 39445 44406 39445 44406 39445 44406 39445 39445 44406 39445 39445 44406 39445 39445 39445 44406 39445	٠.		····					332836
before tax (7-8-9)			10	0		<u>U</u>		Ů.
Tax Expense 12856 5952 21400 8216 39445 44406 12 Net Profit(*)/Los(*)-{from Ordinary Activities after tax (10-11) -149701 15620 30359 -108411 92852 113780 2 Extraordinary items (net of tax expense) (if applicable) 0	14							
Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11) 149701 15620 30359 -108411 92852 113780 113780 Extraordinary items (net of tax expense) 0						1		
Activities after tax (10-11) -149701 15620 30359 -108411 92852 113780			-33856	5952	21400	8216	39445	44406
Extraordinary items (net of tax expense) (if applicable) 0	12		1		1			
(if applicable)			-149701	15620	. 30359	-108411	92852	113780
14 Net Profit (+)/Loss (-) for the period (12-13)	13				i			
13 13 149701 15620 30359 -108411 92852 113780 137801 13			. 0	0	0	0	0	0
Pald-up Equity Share Capital (Face Value ₹ 10/- each)	14	Net Profit(+)/Loss (-) for the period	ļ					
Face Value ₹ 10/- each 107559.17 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 107559.17 101470.92 1086364 962418 1086364 1086364 1086364 1086364 1086364 108636			-149701	15620	30359	-108411	92852	113780
Reserves excluding Revaluation Reserves 1086364 1086364 962418 1086364 10	19		ļ					٠.
Reserves excluding Revaluation Reserves. 1086364 1086364 962418 1086364 962418 1086364 (As per Balance Sheet of previous accounting year) 17 Analytical Ratios (I) Percentage of shares held by Govt. of India 72.83% 72.83% 77.20% 72.83% 77.20% 72.83% 77.20% 72.83% (II) Capital Adequacy Ratio: Basel-III 10.54% 11.59% 12.12% 10.54% 12.12% 12.17% (III) Earning Per Share (EPS) (In ₹] (Not Annualised) Basic and diluted EPS before Extraordinary Items (net of tax expense) for the previous year. Basic and diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year. (iv) NPA Ratios a) Gross NPA 1493180 1222666 953063 1493180 953063 1026505 c) % of Gross NPA 840950 712311 695146 840950 605146 633058 c) % of Gross NPA 10.98% 8.51% 6.50% 10.98% 6.50% 6.56% 4.25%		(Face Value ₹ 10/- each)	107559.17	107559.17	101470.92	107559.17	101470.92	107559.17
(As per Balance Sheet of previous accounting year) 17 Analytical Ratios (I) Percentage of shares held by Govt. of India 72.83% 72.83% 77.20% 72.83% 77.20% 72.83% (II) Capital Adequacy Ratio: Basel-II 11.13% 12.20% 12.54% 11.13% 12.54% 12.91% Basel-III 10.54% 11.59% 12.12% 10.54% 12.12% 12.17% (III) Earning Per Share (EPS) (in ₹) (Not Annualised) Basic and diluted EPS before Extraordinary Items (net of tax expense) for the period, for the year to date and for the previous year. Basic and diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year. (iv) NPA Ratios a) Gross NPA 1493180 1222666 953063 1493180 953063 1026505 b) Net NPA 840950 712311 605146 840950 605146 633058 c) % of Gross NPA 10.98% 8.51% 6.50% 10.98% 6.50% 6.76% d) % of Net NPA 6.51% 5.15% 4.25% 6.51% 4.25% 4.25% 4.30%	15	*						
accounting year Analytical Ratios (i) Percentage of shares held by Govt. of India 72.83% 77.20% 77.20% 77.		Reserves excluding Revaluation Reserves	1086364	1086364	962418	1086364	962418	1086364
17 Analytical Ratios (1) Percentage of shares held by Govt. of India 72.83% 72.83% 77.20% 77.20%		(As per Balance Sheet of previous						
(ii) Percentage of shares held by Govt. of India 72.83% 72.83% 77.20% 72.83% 72.83% 77.20% 72.83% 77.20% 72.83% 77.20% 72.83% 77.20% 72.83% 72		accounting year)	}	:			·	
(ii) Percentage of shares held by Govt. of India 72.83% 72.83% 77.20% 72.83% 72.83% 77.20% 72.83% 77.20% 72.83% 77.20% 72.83% 77.20% 72.83% 72	17	Analytical Ratios						
India					7			
(ii) Capital Adequacy Ratio: Basel-III 11.13% 12.20% 12.54% 11.13% 12.54% 12.91% Basel-III 10.54% 11.59% 12.12% 10.54% 12.12% 12.17% (iii) Earning Par Share (EPS) (in 7) (Not Annualised) Basic and diluted EPS before Extraordinary litems (net of tax expense) for the period, for the year to date and for the previous year. Basic and diluted EPS after Extraordinary litems for the period, for the year to date and for the previous year. (iv) NPA Ratios a) Gross NPA 1493180 1222666 953063 1493180 953069 1026505 b) Net NPA 840950 712311 605146 840950 605146 633058 c) % of Gross NPA 10.98% 8.51% 6.50% 10.98% 6.50% 6.76% d) % of Net NPA 6.51% 5.15% 4.25% 6.51% 4.25% 4.30%		1 7 7	. 72.83%	72.83%	77.20%	72.83%		72 83%
Basel-Ht 10.54% 11.59% 12.12% 10.54% 12.12% 12.17%	ł						A CONTRACTOR OF THE PARTY OF TH	
(iii) Earning Per Share (EPS) (in 7) (Not Annualised) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the -13.92			 				THE RESERVE OF THE PARTY OF THE	
Annualised) Basic and diluted EPS before Extraordinary Items (net of tax expense) for the period, for the -13.92			20.34/6	*****		20.04/0	12.1270	12.11/0
Basic and diluted EP\$ before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year. Basic and diluted EP\$ after Extraordinary items for the period, for the year to date and for the previous year. 1.45 2.99 -10.08 9.15 11.20 2.99 and for the period, for the year to date and for the previous year. (iv) NPA Ratios a) Gross NPA 1493180 1222666 953063 1493180 953063 1026505 b) Net NPA 840950 712311 605146 840950 605146 633058 c) % of Gross NPA 10.98% 8.51% 6.50% 10.98% 6.50% 6.76% d) % of Net NPA 6.51% 5.15% 4.25% 6.51% 4.25% 4.30%		1 × i	1	1	1]		
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items for the period, for the year to date and for the previous year. (iv) NPA Ratios a) Gross NPA 1493180 1222666 b) Net NPA 840950 712311 695146 840950 605146 633058 c) % of Gross NPA 10.98% 8.51% 6.50% 10.98% 6.50% 4.25% 4.25% 4.25% 4.30%		year to date and for the previous year.	1		1	}		
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and for the previous year. (iv) NPA Ratios a) Gross NPA 1493180 1222666 b) Net NPA 840950 712311 695146 840950 605146 633058 c) % of Gross NPA 10.98% 8.51% 6.50% 10.98% 6.50% 4.25% 4.25% 4.25% 4.30%	1	1 2	i	ì	1		}	i
and for the previous year. (iv) NPA Ratios	{	1 77	-13.92	1.45	2.99	-10.08	9,15	11.20
(iv) NPA Ratios 1493180 1222666 953063 1493180 953063 1026505 b) Net NPA 840950 712311 695146 840950 605146 633058 c) % of Gross NPA 10.98% 8.51% 6.50% 10.98% 6.50% 6.76% d) % of Net NPA 6.51% 5.15% 4.25% 6.51% 4.25% 4.30%	1	and for the previous year.]		1]]
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c) % of Gross NPA 10.98% 8.51% 5.50% 10.98% 6.50% 6.76% d) % of Net NPA 5.51% 5.15% 4.25% 6.51% 4.25% 4.30%								
d) % of Net NPA 6.51% 5.15% 4.25% 6.51% 4.25% 4.30%					605146	840950	605146	633058
			10.98%	8.51%	6.50%	10.98%	6.50%	6.76%
		THE TRANSPORT OF THE TR	6.51%	5.15%	4.25%	6.51%	4.25%	4.30%
		e) Return on Assets (Annualised) (%)	-2.56%	0.26%	0.51%	-0.63%	0.52%	0.48%



SEGMENT REPORTING AS ON 31ST DECEMBER, 2015

PART: A BUSINESS SEGMENTS								
st.		Quarter Ended			Nine Mc	Year Ended		
No.	Particulars ·	34.32.2015	30,09.2015	33.17.2014	31.12.2018	31.12.2014	21.03.2015	
		(Unoudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unsudited)	(Audited)	
1	Segment Revenue							
	i) Treasury Operations .	191935	178324	190055	532946	490519	671458	
	ii) Corporate/Wholesale Banking	188660	216218	234421	633766	732285	963394	
	ili) Retail Banking	111771	135091	119209	370800	383049	496720	
	Iv) Other Banking Operations	1097	1175	1054	3668	3965	4682	
	Total Revenue	493469	530808	544739	1541180	1609918	2136254	
2	Segment Results							
	i) Treasury Operations	49252	45006	. 78167	139704	124009	208408	
	II) Corporate/Wholesale Banking	15071	40987	41889	100381	155769	180991	
	III) Retail Banking	9097	25731	21404	59819	84552	96941	
	iv) Other Banking Operations	1097	1175	1053	3668	39 6 5	4682	
	Total (Operating Profit)	74527	112899	142513	303572	368295	491022	
	Less: Other Un-allocable Expenditure	235084	91327	90754	403767	235998	332836	
	Profit Before Tax	-161557	21572	51759.	-100195	132297	158186	
	Provision for Tax	-11856	5952	21400	8216	39445	444DE	
	Net Profit	-149701	1 56 2 0	30359	-108411	92852	113780	
3	Segment Assets							
	I) Treasury Operations	11275426	10157090	8816348	11275426	8816348	9411198	
	ii) Corporate/Wholesale Banking	8445406	9067658	9758069	8445406	9768069	10045903	
	ili) Retail Benking	4995318	52497 9 5	4952153	4995318	4952163	5133500	
	iv) Other Banking Operations	0	o o	. 0	ם	. 0		
	Total Assets	24716150	24474551	23546580	24715150	23546580	Z4591691	
4	Segment Liabilities		r		·	} :		
	i) Tressury Operations	9437416	8067299	7018772	9437416	7018772	7294160	
	(i) Corporate/Wholesale Banking	9600310	10391192	. 10960097	9600310	10960097	11448021	
	iii) Retail Banking	5678425	601,6D50	5567711	5678425	5567711	5849510	
	iv) Other Banking Operations	0	0	, о	0	0	C	
	Total Liabilities	24716150	24474551	23546580	24716150	23546580	24591691	

(₹ in Lakh)

PART: B GEOGRAPHICAL SEGMENTS							
	Quarter Ended			Nine Mo	Year Ended		
Particulars	31.12.2015	30.09.2015	31,12.2014	31.12.2015	31.12.2014	31.03.2015	
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
Domestic							
I) Revenue	478730	5 17918	52 89 32	1499104	1566392	2079150	
ii) Assets	22162214	22125346	20999280	22162214	20999280	22111282	
International						:	
i) Revenue	14733	12889	15807	42076	43526	57104	
ii) Assets	2553936	2349205	2547300	2553936	2547300	2480409	
Global					,		
1) Revenue	£94£64	530807	544739	1541180	1609918	2136254	
fi) Assets	24716150	24474551	23546580	24716150	23546580	24591691	



Notes:

- 1. The above financial results have been reviewed by the Audit Committee of Board and approved by the Board of Directors at their meeting held on 13th February, 2016. The same have been subjected to Limited Review by the Statutory Central Auditors of the Bank, in line with the guidelines issued by Reserve Bank of India and as per the requirements of Listing Agreement with Stock Exchanges.
- 2. The Bank has followed the same accounting policies in preparation of these financial results as were followed in the annual financial statements for the year ended 31st March, 2015.
- 3. Outstanding/unmatched items have been identified in Inter Branch Accounts and Account with Reserve Bank of India and other Banks up to 31.12.2015. Elimination of entries outstanding in Inter Branch Accounts including Reserve Bank of India, State Bank of India, NOSTRO Accounts and others is in progress and the consequential adjustment, if any required, will be done on determining the effect of the same on the accounts. The net Balance in Inter Branch Accounts has resulted in net credit balance of ₹ 25.62 crores (₹ 298.38 crore) which has been included under Other Liabilities.
- 4. The provision for Non-Performing Assets / Non Performing Investments / Standard Assets / Diminution in Fair Value of Assets / Unhedged foreign currency exposure has been arrived at as per prudential norms / directives issued by Reserve Bank of India.
- 5. Provision for Income Tax and Depreciation on Fixed Assets, have been made on an estimated and proportionate basis and are subject to adjustment, if any, at the year end. Deferred Tax Liability / Asset are being reckoned on annual basis. Provision has been made for Employee Benefits viz. pension, gratuity, leave encashment, LFC/LTC, sick leave etc. in terms of the Revised Accounting Standard (AS)-15 as notified by the Central Government on actuarial valuation.
- 6. Pursuant to RBI circular DBR. No. BP.BC.94/21.04.048/2014-15 dated 21st May 2015; the shortfall arising out of sale of assets to ARCs during nine months ended 31st December, 2015 is being amortized over two years. Accordingly, the Bank has amortized ₹ 0.83 Crore during the current quarter on proportionate basis and the balance carried over as on 31st December, 2015 is ₹ 4.17 Crore.
- 7. Based on the available data, available financial statements and the declaration from borrowers wherever received, the Bank has estimated the liability of ₹ 66.82 lacs as on 31.12.2015 on Unhedged Foreign Currency Exposure to their constituents in terms of RBI Circular DBOD.No.BP.BC.85/21.06.200/2013-14 dated 15th January 2014. The entire estimated amount is fully provided for.
- 8. During the quarter, as part of asset quality review, RBI has advised the bank to revise asset classification/provisions in respect of certain advance accounts over the two quarters ending 31.12.2015 and 31.03.2016. The Bank has accordingly undertaken the implementation of the advice of the RBI as per the time frame prescribed.
- 9. In view of RBI Circular No. DBR.No.BP.BC.27/21.04.048/2015-16 dated 02.07.2015 over application of discounting rates, the Bank has recomputed diminution in fair value of restructured assets. Due to such recomputation, required provision is reduced. Accordingly, the Bank has written back ₹ 230.41 Crore during nine months ended 31.12.2015.
- 10. Pursuant to RBI Circular DBR.BP.BC.No.31/21.04.018/2015-16 dated 16.07.2015, Bank classified deposits placed with NABARD/SIDBI/NHB for meeting shortfall in Priority Sector Lending targets, under "Other Assets" which were hitherto included under "Investments". Similarly, interest income from such deposits has been classified under the head "interest Income-Others", which was hitherto included under "Interest Income-Investments". Figures for the previous periods have also been regrouped to confirm to current period classification. The above change in classification has no impact on the financial results for the quarter ended 31st December, 2015 or the previous periods.



- 11. In accordance with RBI circular DBOD No.BP.BC/2/21.06.201/2013-14 dated 1st July, 2013, banks are required to make Pillar 3 disclosures under Basel III Capital requirements with effect from 30th September, 2013. The disclosures are being made available on our website. These disclosures have not been subjected to Limited Review.
- 12. The Non Performing Loan Provisioning Coverage Ratio is 55.40% as on 31st December, 2015.
- 13. Number of investor Complaints:- (i) Outstanding at the beginning of the quarter 01 (ii) Received during the quarter -697 (iii) Disposed of during the quarter -698 and Outstanding at the end of the quarter -Nil.
- 14. Figures of the previous periods have been regrouped / reclassified wherever necessary. The bracketed figures indicate corresponding previous period figures.

(G Subramania iyer) **Executive Director**

91-33-22253986

(Charan Singh) **Executive Director**

Managing Director & CEO

Date: 13.02.2016 Place: Kolkata

